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September 16, 2005

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corporation
25 Jessie Street At Ecker Square
San Francisco, California 94105

Dear Mr. Carter:

My letter comes to you requesting that you deny Wal-Mart application for Insurance and Industrial Bank Charter. These issues must be taken seriously. By allowing this to happen many more of our small businesses will be forced to close. It's these very businesses that are the heart of our communities in America.

I strongly believe that a Wal-Mart Bank is simply a risk that the United States tax payers should not be forced to take. Our Country needs to be protected from any future difficulties for the betterment of our families and of our future family members.

Let Us Protect Our Communities Together!

Sincerely,

Mario P. Gaetano

Mario P. Gaetano
3117 Route 98 South
Franklinville, New York 14737-9704